

## **GRANT PROGRAM COMPARISON**

Mitigation Division Grant Programs

During FY 2007, FEMA will offer five hazard mitigation assistance programs – the Hazard Mitigation Grant Program, the Pre-Disaster Mitigation program, the Flood Mitigation Assistance program, the Severe Repetitive Loss pilot program and the Repetitive Flood Claims program. Although all five programs have unique statutory authorities, program requirements and triggers for funding, all of the programs also have the common goal of providing funds to States and local communities to reduce the loss of life and property from future natural hazard events.

This chart will help illustrate the similarities and differences among the grant programs.

PROGRAM ELEMENT	FLOOD MITIGATION ASSISTANCE (FMA)	PRE-DISASTER MITIGATION (PDM)	REPETITIVE FLOOD CLAIMS (RFC)	SEVERE REPETITIVE LOSS (SRL) PILOT PROGRAM
Authorities	Section 1366 of the National Flood Insurance Act of 1968 (NFIA, or "the Act"); 42 USC 4104c, as amended by the National Flood Insurance Reform Act of 1994 (NFIRA), Public Law 103-325; and the FIRA 2004, Public Law 108- 264.	Authorized by §203 of the Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act), 42 U.S.C. 5133	Section 1323 of the Act, 42 U.S.C. 4030, as amended by the FIRA 2004, Public Law 108-264.	Section 1361A of the Act, 42 U.S.C. 4102a, as amended by the FIRA 2004, Public Law 108-264.
Purpose	To implement cost-effective measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insured under the National Flood Insurance Program (NFIP).	To provide funds to states, territories, Indian Tribal governments, and communities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event. Funding these plans and projects reduces overall risks to the population and structures, while also reducing reliance on funding from actual disaster declarations.	To reduce or eliminate the long-term risk of flood damage to structures insured under the National Flood Insurance Program (NFIP) that have had one or more claim payment(s) for flood damages.	To reduce or eliminate the long-term risk of flood damage to severe repetitive loss residential properties and the associated drain on the National Flood Insurance Fund (NFIF) from such properties.
FY 2007 Priorities	Mitigation activities that reduce or eliminate the long-term risk of flood damage to insured properties.	Provide funds to states, territories, Indian Tribal governments, and communities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event.	Acquisition of insured properties that have had one or more NFIP claims.	Mitigation activities that reduce or eliminate the long-term risk of flood damage to severe repetitive loss properties.

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PROGRAM ELEMENT	FLOOD MITIGATION ASSISTANCE (FMA)	PRE-DISASTER MITIGATION (PDM)	REPETITIVE FLOOD CLAIMS (RFC)	SEVERE REPETITIVE LOSS (SRL) PILOT PROGRAM
Applicant Eligibility	State emergency management agencies or a similar State office (i.e., the office that has primary emergency management or floodplain management responsibility), the District of Columbia, the U.S. Virgin Islands, American Samoa, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, and Federally-recognized Indian Tribal governments. Each State, Territory, or Tribal government shall designate one agency to serve as the Applicant for the program.	State emergency management agencies or a similar office (i.e., the office that has emergency management responsibility) of the state, the District of Columbia, the U.S. Virgin Islands, the Commonwealth of Puerto Rico, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands, as well as Federally recognized Indian Tribal governments	Same as FMA, but only those States or communities that cannot meet the requirements of the FMA program for either cost share or capacity to manage the activities.	Same as FMA.
Sub-Applicant Eligibility	State-level agencies, Federally recognized Indian Tribal governments, and local communities (to include State-recognized Indian Tribes, authorized Indian Tribal organizations, and Alaska Native villages) are eligible to apply to the Applicant for assistance. Private individuals and private non-profit (PNP) organizations are not eligible sub-applicants. However, a relevant State agency or local government may apply to the Applicant for assistance to mitigate private or private non-profit (PNP) structures.	State-level agencies including state institutions (e.g., state hospital or university); Federally recognized Indian Tribal governments; local governments, including state-recognized Indian tribes, authorized Indian Tribal organizations, and Alaska Native villages; public colleges and universities; and Indian Tribal colleges and universities. Private non-profit (PNP) organizations and private colleges and universities are not eligible Subapplicants; however, an eligible, relevant State agency or local government may apply to the Applicant as the Sub-applicant for assistance to benefit the private entity.	Same as FMA, but only those States or communities that cannot meet the requirements of the Flood Mitigation Assistance (FMA) program for either cost share or capacity to manage the activities.	Same as FMA.

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PROGRAM ELEMENT	FLOOD MITIGATION ASSISTANCE (FMA)	PRE-DISASTER MITIGATION (PDM)	REPETITIVE FLOOD CLAIMS (RFC)	SEVERE REPETITIVE LOSS (SRL) PILOT PROGRAM
Eligible Project Grants	Project grants are available for:  Acquisition, structure demolition, or structure relocation with the property deed restricted for open space uses in perpetuity; Elevation of structures; Dry floodproofing of nonresidential structures; and, Minor structural flood control activities.  All properties must be insured at the time of application.	<ul> <li>Project grants are available for:</li> <li>Voluntary acquisition of real property (i.e. structures and land, where necessary) for open space conversion;</li> <li>Relocation of public or private structures;</li> <li>Elevation of existing public or private structures to avoid flooding;</li> <li>Structural and non-structural retrofitting (e.g., storm shutters, hurricane clips, bracing systems) of existing public or private structures to meet/exceed applicable building codes;</li> <li>Construction of safe rooms (tornado and severe wind shelters) for public and private structures that meet requirements in FEMA 320 and FEMA 361;</li> <li>Hydrologic and Hydraulic studies/analyses, engineering studies and drainage studies for the purpose of project design and feasibility determination directly related to the proposed project;</li> <li>Vegetation management for natural dune restoration, wildfire, or snow avalanche;</li> </ul>	Project grants are available for: Acquisition, structure demolition, or structure relocation with the property deed restricted for open space uses in perpetuity.  All properties must be insured at the time of application.	Project grants for flood mitigation activities such as:  • Acquisition, structure demolition, or structure relocation with the property deed restricted for open space uses in perpetuity;  • Elevation of structures;  • Dry floodproofing of historic structures;  • Minor physical localized flood control projects; and,  • Mitigation Reconstruction (Demolition and rebuilding of structures).  All properties must be insured at the time of application.

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PROGRAM ELEMENT	FLOOD MITIGATION ASSISTANCE (FMA)	PRE-DISASTER MITIGATION (PDM)	REPETITIVE FLOOD CLAIMS (RFC)	SEVERE REPETITIVE LOSS (SRL) PILOT PROGRAM
Eligible Project Grants (cont.)		<ul> <li>Protective measures for utilities (e.g. electricity, gas); water and sanitary sewer systems and/or infrastructure (e.g. roads and bridges);</li> <li>Storm water management projects (e.g., culverts, retention basins) to reduce or eliminate long-term risk from flood hazards; and,</li> <li>Localized flood control projects (certain ring levees, bank stabilization, floodwall systems) that are designed specifically to protect critical facilities and that do not constitute a section of a larger flood control system.</li> </ul>		
Eligible Planning Grants	Planning grants are available for: Flood mitigation planning activities.	Planning grants are available for:  New Plan development  Plan upgrades  Comprehensive Plan Revisions	Planning grants are <u>not</u> available.	Planning grants are <u>not</u> available.
Eligible Management Costs	Management Costs (also known as Technical Assistance Grants) allowed to support planning and project activities. See FY 2007 Program Guidance.	Management costs are available to support the planning and project sub-applications; Grantees up to 10%, Sub-grantees up to 5%.	Same as FMA, except only available for project activities. Grantees up to 10%, Sub-grantees up to 5%.	Management costs available to support project sub-applications. Grantees up to 10%, Sub-grantees up to 5%.

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PROGRAM ELEMENT	FLOOD MITIGATION ASSISTANCE (FMA)	PRE-DISASTER MITIGATION (PDM)	REPETITIVE FLOOD CLAIMS (RFC)	SEVERE REPETITIVE LOSS (SRL) PILOT PROGRAM
Planning Requirements	Local Flood Mitigation Plan meeting 44 CFR Part 78.5 required prior to award as condition of receiving project grants.  No State plan requirement.	In order to receive project grants, all Applicants MUST have a FEMA-approved State/Tribal Standard or Enhanced hazard mitigation plan in accordance with 44 CFR Part 201 by the application deadline. In addition, all Sub-applicants MUST have a FEMA-approved hazard mitigation plan in accordance with 44 CFR Part 201 to be eligible to receive project grant funding under the PDM program. PDM planning grants will continue to be available to Applicants and Sub-applicants that do not have a FEMA-approved hazard mitigation plan to enable them to meet the planning requirements.	State/Tribal Standard or Enhanced hazard mitigation plan approved by FEMA in accordance with 44 C.F.R. Part 201 required by application deadline.  No local plan requirement.	State/Tribal Standard or Enhanced hazard mitigation plan approved by FEMA in accordance with 44 C.F.R. Part 201 required by application deadline.  Local plan requirements will be addressed in Regulations.
Application Process	Applicants must apply electronically via FEMA's eGrants application, available at <a href="https://portal.fema.gov">https://portal.fema.gov</a> .  Sub-applicants apply directly to the State, Tribal, or Territory Applicant, who reviews and prioritizes subapplications. The Applicant submits the Grant application with subapplications to FEMA for review and approval.	Applicants must apply electronically via FEMA's eGrants application, available at <a href="https://portal.fema.gov">https://portal.fema.gov</a> Sub-applicants apply directly to the State, Tribal, or Territory Applicant, who reviews and prioritizes sub-applications. The Applicant submits the Grant application with sub-applications to FEMA for review and approval.	Applicants must apply using paper OMB and FEMA forms, including the eGrants project sub-application, available at <a href="https://www.fema.gov/government/grant/rfc">www.fema.gov/government/grant/rfc</a> or <a href="https://www.grants.gov">www.grants.gov</a> Sub-applicants apply directly to the State, Tribal, or Territory Applicant, who reviews and prioritizes sub-applications. The Applicant submits the Grant application with sub-applications to FEMA for review and approval.	To be described in Regulations.
FY 2007 Available Funds	\$31 million	\$100 Million	\$10 million	FEMA is combining the \$40 million FY 2006 and \$40 million FY 2007 funds for a total of \$80 million available.

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PROGRAM ELEMENT	FLOOD MITIGATION ASSISTANCE (FMA)	PRE-DISASTER MITIGATION (PDM)	REPETITIVE FLOOD CLAIMS (RFC)	SEVERE REPETITIVE LOSS (SRL) PILOT PROGRAM
Cost-Share Requirements	Up to 75% Federal, minimum 25% non-Federal match required. Of the total non-Federal share, not more than one-half may be provided from in-kind contributions.	Up to 75% Federal, minimum 25% non-Federal match required. Small, impoverished communities may be eligible for up to a 90% Federal cost-share.	Up to 100% Federal (no non-Federal match requirement).	Up to 75% Federal, minimum 25% non-Federal match required.  Reduced match (10% non-Federal) allowed for States with approved State mitigation plans meeting the hazard mitigation planning requirements under section 322 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5165) that specifies how the State reduces the number of severe repetitive loss properties.
Distribution of Funds	Allocations to eligible Applicants (State or territory) based on the number of NFIP-insured properties and the number of repetitive loss properties in each State or Territory. Set-aside amount reserved for Indian Tribal governments or communities that cannot apply through the State or Territory.	PDM grants are awarded on a competitive basis and without reference to state allocations, quotas, or other formula-based allocation(s) of funds.	Awarded nationally without reference to State allocations, quotas, or other formula-based allocation(s) of funds. Grants will be awarded in the order of the greatest savings to the NFIF. In 2007 this will be demonstrated by the verified benefit-cost analysis of submitted projects.	Allocations to eligible Applicants (State or territory) based on the number of severe repetitive loss properties in each State or Territory. Set-aside amount (10%) reserved for communities that receive little or no assistance under the allocation formula.
Application Deadline	February 28, 2007, 11:59 p.m., Eastern Standard Time.	February 5, 2007, 11:59 p.m., Eastern Standard Time.	February 28, 2007, 5:00 p.m., Regional Office local time.	To be determined.

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PROGRAM ELEMENT	FLOOD MITIGATION ASSISTANCE (FMA)	PRE-DISASTER MITIGATION (PDM)	REPETITIVE FLOOD CLAIMS (RFC)	SEVERE REPETITIVE LOSS (SRL) PILOT PROGRAM
Application Review	Eligibility and Completeness     Review, including Benefit Cost     Analysis (BCA), Engineering     Feasibility and Mitigation     Planning requirements     Environmental and Historic     Preservation Reviews	Eligibility and Completeness     Review, including     Applicant/Sub-Applicant     eligibility, Benefit Cost     Analysis (BCA), and Mitigation     Planning requirements     National Ranking, FEMA will     score all eligible planning and     project sub-applications on the     basis of predetermined,     objective, quantitative factors to     calculate a National Ranking     Score.	Eligibility and Completeness     Review, Mitigation Planning     requirement     Technical Review: including     Benefit Cost Analysis (BCA),     for Project and Property     Ranking     Environmental and Historic     Preservation Reviews	<ul> <li>Eligibility and Completeness Review, Mitigation Planning requirement</li> <li>Technical Review: including Benefit Cost Analysis (BCA), Engineering Feasibility, for Project Ranking</li> <li>Environmental and Historic Preservation Reviews</li> </ul>
Application Review (cont.)		National EvaluationNational panels chaired by FEMA and composed of representatives from FEMA Headquarters and Regions, other Federal agencies, States, Federally-recognized Indian Tribal governments, Territories, and local governments convene to evaluate planning and project sub-applications on the basis of additional pre-determined qualitative factors.  Technical ReviewFEMA conducts technical reviews for Benefit Cost and Engineering Feasibility on the highest scoring project sub-applications representing approximately 150% of available funding.		

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PROGRAM ELEMENT	FLOOD MITIGATION	PRE-DISASTER	REPETITIVE FLOOD	SEVERE REPETITIVE LOSS
	ASSISTANCE (FMA)	MITIGATION (PDM)	CLAIMS (RFC)	(SRL) PILOT PROGRAM
Deadline to Award Funding	See FY 2007 Program Guidance.	Available until expended.	See FY 2007 Program Guidance.	To be determined.

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